



Building “The Dream”

When building your “dream” home it is important to spend the appropriate amount of time visiting show homes and design outlets; and researching the latest trends, before engaging your building designer, interior designer and or landscape designer. This will assist you in understanding what you would like to achieve within your home.

What most people don’t realise is that most ‘off the shelf’ products being offered are far from complete and not as seen onsite; and that there are significant costs to realise the home that was expected. All those details that make a home look amazing are quite often not included.

To that end; it is fundamentally important to understand everything that needs to be included in a building specification. This will enable you to obtain a full fixed price quote that is against an “apples for apples” specification. This will also create a more competitive tender environment that will lead to better project pricing.

This process becomes even more critical on a development, where a small difference on one

house becomes significant as this difference is compounded over multiple dwellings.

The process of obtaining the best fixed price quote doesn’t deviate significantly when building your own home; however there are just more selections to consider; and more details that are important to get right first time. If enough thought has not been put into the design and selections then it can be very difficult or expensive to change at a later date.

The key is understanding all the documentation that is required to obtain a detailed fixed price quote; and ensuring that this documentation is as free of inconsistencies and errors as possible; whilst also providing all the relevant details to ensure that everything expected is allowed for.

Zybek has managed many successful tenders for owner builds; and has assisted clients in receiving the quality product that was expected within their budgets. Without going through a comprehensive tender process, most people don’t understand the pricing that is achievable.

Adelaide's Hotspots ... Suburbs for Developments

Zybek is continually reviewing the market and looking to stay ahead of the curve with respect to identifying excellent property opportunities. This involves not only being aware of council development plan amendments and state government initiatives; but also market trends.

The market is certainly improving and competition for sites is increasing; which will make it more important to strategically identify the sites.

This issue we reveal the suburbs ranked 3-4. We were going to reveal 1 and 2; however some potential changes to policy of a few councils have pushed back the announcement. Stay tuned!

Just to recap the top 10 (councils in brackets):

10. Dover Gardens (Marion)
9. Largs North (Port Adelaide Enfield)
8. Woodville North (Charles Sturt)
7. Payneham South (Norwood, Payneham, St Peters)
6. Prospect (Prospect)
5. Christies Beach (Onkaparinga)

The list was compiled based on extensive research of the current development plan in conjunction with potential re-zoning; with strong consideration to growth potential (value relative to surrounds), infrastructure projects and gentrification that is occurring with the suburb.

It is crucial to secure the sites with the right dimensions and size as well as understanding any potential risks and full project financials before determining any offer. Zybek can provide a detailed [feasibility](#) on any site.

4

Campbelltown (Campbelltown)

Campbelltown is predominately located with the Regeneration Policy Area of City of Campbelltown; and there are many opportunities to secure larger sites that can accommodate multi dwelling developments.

The area is having a resurgence; and many new urban infill projects are now being undertaken; whilst the quality of products being delivered has been improving to assist in increasing the median price of the suburb.

The suburb is well located to many good public and private schools and is a suburb that is long being sought by many migrants to Adelaide. Similar opportunities exist throughout the wider Regeneration Policy Area.

3

Plympton (West Torrens)

The recent rezoning within City of West Torrens has resulted in a large section of Plympton falling within a newly defined medium density policy area. This rezoning has allowed many land owners and developers to increase the yield of their developments substantially.

The section closest to Anzac Highway is of particular interest; with many of the larger sites having the required dimensions and attributes to support larger developments - particularly in the form of group dwellings.

There are also great opportunities throughout the broader City of West Torrens within the medium density policy areas within suburbs such as Kurrulta Park, Richmond and Marleston to name a few.

Site Identification ... A note for Real Estate Agents and Land Owners

Whilst acknowledging that identifying sites can be a process; it is important for agents to know that Zybek generally has between 5-8 suitable clients looking for their next development opportunity.

Zybek conducts their own marketing campaigns as well as briefing agents on the specific sites that they are seeking based on their current client's search criteria

(budget, location, development size); but are not always aware of every site that is available.

Whether you are an agent with a current or future listing; or a land owner thinking of selling or developing your own site, Zybek will review the site honestly and advise if the site meets their client's needs; or has development potential.

Project Gallery

Completed Projects in 2015



Industry Article - Insuring your future

As a property investor, you probably want to ensure your portfolio keeps growing so you and yours can enjoy a financially secure future. It's important to seek durable rental yield, capital growth and identify great property opportunities, but it is also important to manage and actively mitigate your portfolio risks. Part of managing this risk is seeking specialist personal insurance advice to efficiently insure your most valuable asset - you and your future income potential.

Most of us prefer not to dwell on our possibility of major injury, illness or death, but what would happen to you and yours if you couldn't work for an extended period, were totally and permanently disabled or died prematurely? Do you have enough funds set aside to pay bills or debts on properties, so you can retain your property portfolio rather than becoming a forced seller?

A specialist insurance adviser can show you how to construct an insurance portfolio tailored to your needs. They'll arrange policies to pay you monthly or via a lump sum if you're unable to work due to illness or injury. A lump sum can be paid if you become totally and permanently disabled or die prematurely.

Insurance advisers are traditionally paid via commission from the insurers, once a policy is established. That commission can be as high as 115% of the first year's premium plus 10% - 30% p.a. ongoing. Every time you change

insurers, new commission is paid. In this way, you don't need to pay the adviser directly but your premium costs are inflated to cover this commission.

In some circumstances, commission-based advice may be influenced because:

- ▶ Some insurers pay higher commissions.
- ▶ Higher levels of cover, mean an adviser receives more commission.
- ▶ If your health risks mean your premiums are higher, more commission is payable.

Why Wotherspoon Wealth?

To avoid this kind of bias, Wotherspoon Wealth insurance services are only arranged without commission. Clients pay us a fee instead and this saves them up to 30% p.a. on their insurance premiums year after year.

Client savings over the first 2 years usually covers our fee; and can save thousands over the life of their policies. Commission free insurance means we discuss insurance, rather than sell it. We don't mind whether you buy it, as long as you won't experience remorse later.

This approach allows us to objectively focus on ensuring you have a quality contract with competitive premiums. It is a unique approach that may become the way of the future.

Simon Wotherspoon
Wotherspoon Wealth

A bit of fun ...

I was recently asked to co-host a fundraising event; which involved preparing a quiz and taking on the quizmaster duties. The event was for a tremendous cause and resulted in over \$10,000 being raised for a family in need. Below is a sample of the questions. The answers are at the end of page 6.

1. At the 2012 Olympics, Australia won gold medals across 5 different sports - Name 3 of them?
2. Which team has the longest active AFL premierships drought?
3. Name 1 of the 3 movies to win best title at the Academy Awards between 2013 - 2015?
4. What is the most widely planted wine grape in the world?
5. What is the only word (or derivative) in the English language ending with 'mt'?
6. What animals are referred to as the big 5 on an African safari?
7. What mammal is responsible for the most human deaths each year?
8. Which country and city respectively; have the most Michelin star restaurants?
9. What is regarded as the highest selling multi-platform computer game of all time?
10. How many unique European teams have won the FIFA world cup?

On the Market

23 Malcolm Avenue, Holden Hill



Located on a quiet no through road adjacent to the Hope Valley reservoir; this well appointed dwelling features the exceptional fitout of a Zybek project in a fast emerging suburb.

Each dwelling features 3m ceilings to the open plan living with polished porcelain tiled floors. The custom designed kitchen features an enormous stone benchtop, glass splashbacks and quality appliances (including integrated dishwasher and microwave).



The dwellings also include 3 spacious bedrooms and 2 bathrooms, each with a fully tiled bathroom including quality fixtures and fittings throughout.

Currently only 1 of the 3 dwellings are being offered for sale. For more information please visit - [23 Malcolm Avenue](http://23MalcolmAvenue.com.au).



Client Testimonial

An efficient process with great results

Having tested the waters with a small land division previously, I was determined to take things to the next level with a 3-4 home development. After several frustrating weeks of unsuccessfully searching for sites and contacting various councils, I was referred to Zybek Consulting from a friend who has recently completed a development.

Within 2 short weeks of contacting Simon, the wheels were in motion. Through his detailed feasibility report, all potential building options and costs were outlined clearly. This was then tracked throughout to ensure that the project was delivered on time and within budget.

The project has recently been completed and I now have 3 contemporary houses, one of which I will retain as I aim to build an investment portfolio. The overall project was straight forward and far easier than expected; with Simon keeping me well informed all the way.

I am currently aiming to commence my second project with Zybek Consulting as I am extremely pleased with the methods and processes of Simon and Zybek Consulting.

Michael Viscariello, March 2016

zybek

consulting + management

Property Development Services



- Site acquisition
- Feasibility analysis
- Design and approvals
- Land divisions
- Project management
- Construction quotes
- Sales management

*Providing end to end solutions
for developers and land owners*

0410 127 711 | simon.zybek@zybek.com.au | www.zybek.com.au

A bit of fun ... The answers

1. Swimming, Cycling, Sailing, Athletics, Canoeing; **2.** Western Bulldogs; **3.** Argo (2013), 12 Years A Slave (2014), Birdman (2015); **4.** Cabernet Sauvignon; **5.** dreamt; **6.** Elephant, Rhino, Lion, Leopard, Buffalo; **7.** Humans; **8.** France, Tokyo; **9.** Tetris; **10.** 5 - Italy, Germany, France, Spain and England.